

Certificate Number: 05781-PAE-DE-034671849

Bankruptcy Case Number: 20-12399



05781-PAE-DE-034671849

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 16, 2020, at 5:26 o'clock AM PDT, Ryan Hardie completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 16, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President